

Gp 216

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Jorn Iversen  
Title : SYSTEM AND METHOD FOR SETTLING  
TRADES IN A DIGITAL MERCHANT  
EXCHANGE  
Serial No. : 09/788,208  
Filed : February 16, 2001  
Attorney Docket No. : 767834600001  
Commissioner for Patents  
Washington, D.C. 20231



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I#  
2-13-02

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**FEB 05 2002**

**Technology Center 2100**

**SECOND PRELIMINARY AMENDMENT**

Prior to examination, please amend the subject patent application as follows:

In the claims:

Please cancel claims 1 - 74.

Please add claims 75-169.

75. An apparatus for providing liquidity to a seller who has provided value to a buyer, said apparatus comprising:

a negotiable instrument issued by the buyer, said negotiable instrument having an extended maturity date;

a receiving module configured to receive said negotiable instrument; and

a calling module configured to call upon a capital pool to purchase an interest in said negotiable instrument and to send a portion of the value of said negotiable instrument to the seller prior to said maturity date.

I hereby certify that this correspondence is being deposited today with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on November 19, 2001

By: Kathie S. Kopyak